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MODEL PRESERVICE FINANCIAL AID TRAINING MODULE FOR SCHOOL COUNSELORS

*by Kathy Chaney, Win Kloosterman, Suzie Liddle, John Pappas, Lee Peterson,
and Jack Waidley*

In recent years, the concept of student consumerism in student financial aid has become a very popular and controversial topic. A great deal has been written and indeed legislated regarding the information and counseling services that should be available to prospective students regarding this topic. In 1974, for example, the Federal Government mandated that certain types of placement information be provided to applicants for Guaranteed Student Loans.¹ Then, the Higher Education Amendments of 1976 authorized funding for additional campus aid information dissemination requirements (Section 493A) and the provision of training for campus financial aid personnel (Section 493C), as well as the development of comprehensive regional information centers (Section 418A) designed to provide a variety of study/job-related information for prospective students.²

Rationale

One significant professional constituency that seems to have been overlooked in these recent Federal training mandates is the high school counselor. Secondary guidance personnel are the key resource personnel available to traditional-age students as they make their initial decisions regarding possible postsecondary study. High school counselors interface with these students long before they reach college/vocational school or state-level financial aid professionals. The attitudes and information on financial aid provided by secondary school counselors may, therefore, greatly influence the extent to which prospective students further explore the resource options available for study after high school.

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¹ Part F, Sections 177. 61-177.66, *Federal Register*, Oct. 17, 1974, p. 37157-37159.

² P.L. 94-482, Oct. 12, 1976.

As the National Student Education Fund has recently concluded, both high school counselors and campus financial aid administrators need information and training in this area.

High school counselors and financial aid administrators will continue to be a major part of the information system during the foreseeable future. Federal and state scholarship agencies should expand their efforts to inform and train high school counselors and financial aid administrators.³

This perspective was also presented by Charles Fields in his 1976 article in the *JOURNAL OF STUDENT FINANCIAL AID*. He wrote:

One aspect of student financial aid awareness which may not have received sufficient attention is the amount of information about financial assistance which students receive while they are still in secondary schools. If financial aid programs are to have a maximum influence on students' educational decisions, then students must be well aware of aid opportunities while they are developing their educational and vocational goals. High school students who do not know of the existence of aid programs may not see postsecondary education as one of their options.

If students are to become aware of aid opportunities early enough to truly have an impact on their educational decisions, then individuals who work with them before they graduate from high school must be knowledgeable in this field.⁴

Already, a variety of efforts are being made to train high school guidance personnel in the financial aid area. Many state scholarship agencies, in cooperation with their state financial aid administrators' organization, provide a number of inservice training opportunities and financial aid informational tools for counselors already in the field. In Michigan, for example, the State Financial Aid Agency, in concert with the Michigan Student Financial Aid Association, is currently providing the following types of tools and training opportunities for practicing secondary school guidance personnel:

1. annual inservice training workshops
2. an annual handbook of postsecondary admissions and financial aid information
3. a variety of annual financial aid program brochures
4. a slide-tape presentation on financial aid for local use
5. a model secondary school level curriculum component on financial aid
6. participation in regional college or financial aid nights
7. periodic media broadcasts/news releases on financial aid issues
8. columns in various related professional newsletters
9. contribution to the State occupational information network
10. periodic directories of private aid sources.

³ *The Options Handbook: Summary & Recommendations*, NSEF, Washington, D.C., 1976, p. 36.

⁴ Fields, Charles R. "Financial Aid Training for High School Counselors", *The Journal of Student Financial Aid*, Vol. 6, No. 3, Nov., 1976, p. 34.

The early Federal Basic Educational Opportunity Grant training workshops were also targeted in each state toward secondary school guidance personnel. In addition, organizations involved in the need calculation process (primarily College Scholarship Service and The American College Testing Program) have traditionally provided periodic workshops for secondary personnel to explain their various services.

The question remains, however, whether such essentially "inservice" activities would not benefit from a background "preservice" training component that would insure a certain minimal level of awareness regarding financial aid issues on the part of prospective guidance personnel before they actually enter the field. Fields raises this same point in his article:

If one accepts the idea that providing financial aid information and guidance is an essential part of a high school counselor's job, then, perhaps, part of his/her formal training should have to do with the purposes and mean of attaining student financial aid. Programs change, but there is a fundamental philosophy which underlies most aid programs. The counselor with a basic understanding of the field of student financial aid can more readily understand new programs as they evolve.⁵

This last point is particularly critical when one realizes that most of the existing "inservice" activities assume a certain level of background and conceptual understanding. Most of these activities are designed primarily to update guidance personnel regarding changes in various program policies, application procedures or forms, deadlines dates, etc. Individuals coming into the field with no prior financial aid background are left pretty much on their own to place this myriad of program detail into some meaningful framework. In the meantime, their counselees must inevitably pay the price for this lack of perspective.

The survey reported in the Field article indicated that very few training institutions around the country were systematically using a module on student financial aid as part of their established guidance curriculum.

The survey described in this article found that the vast majority of programs which train high school counselors throughout the country contain little or no study in the area of financial assistance. Financial aid administrators, individually and through their professional associations, should urge directors of counselor preparation programs to include substantial training in the field of student aid.⁶

Procedural Steps

This issue was already under discussion in Michigan between personnel from the State Scholarship Agency and representatives from the Michigan School Counselors Association (MSCA — the arm of the Michigan Personnel & Guidance Association representing secondary counselors). From this concern, an exploratory letter was sent to the director of the guidance and counseling program at each of the 11 graduate schools that offered such a curriculum in Michigan. The

⁵ Fields, *ibid.*

⁶ Fields, *Op. Cit.*, p. 37.

faculty at Eastern Michigan University accepted the challenge of developing such an experimental program, and the component described in this article largely reflects its efforts.

The next step in the development of this curriculum component was the creation of a working committee to represent the various audiences that would be affected by such a program. The committee developed for the project included representation from (1) the Michigan Student Financial Aid Association (MSF-AA), (2) the Michigan School Counselors Association (MSCA), (3) the State of Michigan Student Financial Programs, and (4) the guidance and counseling faculty at Eastern Michigan University. This committee met numerous times to discuss and formulate the specific components of this experimental preservice training module on student financial aid.

Problems Encountered

During the course of these discussions, seven major interrelated problems were encountered. The issues identified below reflect the different perspectives that various committee members brought to the deliberations.

First, there was the issue of content. It quickly became apparent that the financial aid topic was burdened with a great deal of highly changeable detail. It was decided that, for purposes of this basic background component, such transient detail would be kept to a minimum. Program details regarding deadline dates, forms, etc., would only serve to clutter up the conceptual model being proposed and would probably be out-of-date by the time the counselors involved actually entered the field. This decision was perhaps the hardest one to implement for the financial aid personnel on the committee, as professionals in any field tend to quickly become attached to the detail associated with their specialty.

Second, there was the issue of terminology. Professionals in a field tend to quickly become comfortable with the jargon associated with their specialty. If the training module is to communicate to individuals who are essentially novices to this technical area, however, nonessential specialized terminology must be minimized. Terms that counselors should legitimately become familiar with must be clearly and precisely defined. This proved to also be a painful process, requiring close and continuous communication between various committee members.

Third, there was the issue of module length. Graduate programs in guidance and counseling are already crowded with components covering a wide range of areas in which counselors must be knowledgeable. This formidable curricular array already covers everything from substance abuse to standardized tests. The committee concluded that it would not be realistic to recommend the creation of a complete course on the subject of student financial aid. Instead, the module created is designed so that it could be accommodated as a unit within a general multitopic seminar.

Fourth, there was the matter of timing. When, in the overall graduate program, should the financial aid component or unit be offered? While, to a certain extent, timing would be a function of each institution's curricular structure, it is recommended that this module be introduced as close to the end of the formal training process as possible to maximize retention as the individual enters the profession.

Fifth, there was the matter of audience. Should the component be used only with secondary guidance majors, or should it become part of the curriculum for

all guidance majors? While there are advantages and disadvantages associated with both alternatives, it was felt that counselors in all settings — private practice, agency, elementary, secondary and higher education — might potentially be asked to deal with finance-related questions. Thus, the committee recommends that schools, at least experimentally, offer their financial aid component to all guidance majors. If an institution's curricular structure would permit further experimentation, a second, more advanced, financial aid module could even be created. The basic module could, then, be offered to all guidance majors with the advanced unit subsequently targeted toward just prospective secondary and postsecondary school counselors where the need for detail might be greatest.

Sixth, there was the matter of format. Financial aid tends to be a notoriously dull and technical field. Therefore, to help simulate maximum learning, every effort must be made to vary the presentation format and involve the students actively in the learning process. The experimental module developed in Michigan, for example, uses videotape, lecture, group discussion, and "hands on" learning approaches in its package.

Seventh, there was the matter of role and responsibility. Care must be taken to emphasize the specific roles and responsibilities that guidance personnel are likely to have in the overall award process. These points of emphasis give the module an active design and keep the unit from appearing only an abstract academic exercise.

Model Developed

Given these general directions, the Michigan committee set about the task of creating the experimental module itself. The model developed in Michigan contains three basic components.

The *first component* of the package consists of a 30-minute background videotape on the topic of student financial aid. This tape follows the following outline:

1. Introduction and purposes of financial aid: access and choice.
2. Aid distribution framework
 - a. Need = budget — family contribution
 - b. Budget considerations:
 - direct and indirect costs
 - lifestyle considerations
 - average amounts
 - sources of further information
 - c. Family contribution considerations:
 - assumptions involved — family responsibility, independent student guidelines, etc.
 - uniform methodology concept
 - organizations involved in process and explanatory materials available
 - d. Need considerations:
 - packaging approach
 - non-need award availability

3. Definitions of kinds of aid available
 - a. Scholarships
 - b. Grants
 - c. Loans
 - d. Work
4. Identification of major resource areas (by need for application *not* source of funds)
 - a. Basic Educational Opportunity Grants (BEOG)
 - b. Various State of Michigan options
 - c. School financial aid office
 - d. "Special situation" funds, such as Social Security, Veterans Administrations, Vocational Rehabilitation, etc.
 - e. Typical private community alternatives
5. Michigan aggregate dollar statistics and conclusions.

The *second component* of the Michigan training module consists of a printed summary of the uniform methodology needs analysis system. This handout includes review of the basic needs analysis formula, identification of the organizations and forms involved in the computation process, step-by-step description of the need calculation process itself, a chronological outline of the overall aid application sequence, a summary of the materials needed and procedures to follow in completing a financial statement, and a list of commonly asked financial aid questions. This summary can be used in a variety of ways, depending on the time available at the individual school. It can simply be distributed as a handout, serve as the basis for class discussion on the need computation process, or as the basis for a "hands on" simulation/case study project on the completion and/or analysis of an actual financial statement.

The *third component* of the training package is a list of potential policy-related questions that can be used to structure a panel discussion on financial aid. It is recommended that each school structure the panel to meet its own needs, and staff the panel from locally-available experts such as practicing area counselors, campus financial aid personnel, state aid personnel, etc. The purposes of the panel discussion itself would be to involve students in some of the controversial policy areas that financial aid professionals must deal with constantly and to identify some of the major considerations that normally enter into the decisions that are reached in these areas. A brief financial aid bibliography is also included with this part of the package.

This package has been developed on an experimental basis out of the concern expressed in the Fields article cited earlier.⁷ It is hoped that this experimental model can serve as a catalyst for improved preservice financial aid training for prospective guidance professionals. Financial aid administrators, counselor educators and practicing guidance counselors must all work together to develop training materials that will meet local needs in this changing and complex field. This goal can only be attained with continued study and experimentation.

⁷ A copy of this package can be obtained by contacting: Department of Guidance & Counseling, Eastern Michigan University, 13 Boone Hall, Ypsilanti, Michigan 48197, (313) 487-3270.